

AGRICULTURAL CREDIT SOCIETIES.

RETURN to an Order of the Honourable The House of Commons,
dated 24 April 1913;—for

RETURN "of AGRICULTURAL CREDIT SOCIETIES registered as specially authorised Societies under the Friendly Societies Act of 1896, with the DATE of REGISTRY, NUMBER of MEMBERS, and TOTAL ASSETS, also of IRISH CREDIT SOCIETIES, as shown in the Annual RETURNS to the 31st day of December 1912; and a STATEMENT showing the varieties of LAND BANKS and SOCIETIES registered to deal with SMALL HOLDINGS and with LOANS for AGRICULTURAL PURPOSES."

Registry of Friendly Societies,
Central Office.

G. STUART ROBERTSON.

(Sir Gilbert Parker.)

*Ordered, by The House of Commons, to be Printed,
12 February 1914.*

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1914.

RETURN.

I.—RETURN OF AGRICULTURAL CREDIT SOCIETIES REGISTERED AS SPECIALLY AUTHORISED SOCIETIES UNDER THE FRIENDLY SOCIETIES ACT OF 1896, WITH THE DATE OF REGISTRY, NUMBER OF MEMBERS, AND TOTAL ASSETS; ALSO OF IRISH CREDIT SOCIETIES, AS SHOWN IN THE ANNUAL RETURNS, TO THE 31ST DECEMBER 1912.

Registry Number and County	Name.	Year of Registry.	Number of Members	Total Assets.
ENGLAND AND WALES.				
399 Beds	Clophill Credit Society	1903	—	£
408 "	Williamston Credit Society	1912	9	20
355 Back-	High Wycombe Credit Society	1908	13	55
359 "	Drayton Parsonage Credit Society	1909	22	110
399 Cambs	Coates and District Small Holders' Credit Society	1908	7	—
400 "	Milton and District Credit Society	1911	7	—
401 "	Stangley Morlan Credit Society	1912	11	10
1,087 Essex	Coggeshall Credit Society	1909	38	116
1,068 "	Tipney and District Credit Society	1909	27	50
990 Hants	Hedge End Agricultural Credit Society	1896	37	488
1,039 "	Cosham District Agricultural Credit Society	1912	20	7
189 Hereford	Prosser Hill Co-operative Credit Society	1908	11	1
419 Herts	Sheps Hyde Credit Society	1912	11	—
1,533 Kent	Stamley and District Credit Society	1908	—	—
1,548 "	Halstead Small Holders' Credit Society	1910	15	3
1,549 "	High Halstow (Kent) Credit Society	1910	7	—
1,554 "	Wellhill Agricultural Credit Society	1911	—	—
871 Leics	Brookvale Credit Society	1907	43	137
872 "	Monksmead and District Credit Society	1908	29	111
879 "	Guthy Credit Society	1910	19	17
691 Lincoln	Scawby Agricultural Credit Society	1895	35	333
711 "	Fricknary Credit Society	1904	37	273
5,771 Middlesex	All for Each Credit Society	1906	10	2
5,791 "	Ashford and District Small Holders' Credit Society	1911	—	—
1,197 Norfolk	Wiggleshall Agricultural Credit Society	1896	46	103
1,219 "	Whimssett Small Holders' Credit Society	1905	26	154
1,230 "	Wayford Credit Society	1910	12	31
745 Northants	Moulton Credit Society	1911	11	1
758 "	Spalding and District Credit Society	1904	71	162
902 "	Mansfield Woodhouse Co-operative Credit Society	1910	14	69
885 Oxon.	Islip and District Credit Society	1910	16	32
797 "	Hayford Agricultural Credit Society	1910	—	—
1,026 Suffolk	Laxfield Agricultural Credit Society	1895	6	36
1,055 "	West Row Credit Society	1912	25	108
2,021 Surrey	Limpfield District Credit Society	1909	18	16
2,022 "	Croydon Co-operative Credit Society	1909	42	29
2,024 "	Epsom Small Holders' Credit Society	1910	—	—
2,029 "	Chobham Agricultural Co-operative Credit Society	1911	—	—
2,031 "	Reigate Small Holders' Credit Society	1912	8	165
961 Wares.	Castlemorton Agricultural Credit Society	1896	20	57
1,022 "	Far Forest and District Credit Society	1904	7	1
1,044 "	Cradley and District, &c. Credit Society	1910	—	—
1,047 "	Pirbright and District Agricultural Credit Society	1911	15	28
5,164 York	Adwick-le-Street and District Co-operative Credit Society.	1911	—	—
1,981 Glam	St. Fagan's and District Credit Society	1909	13	9
1,985 "	Cadoxton and District Credit Society	1909	12	16
2,001 "	Barry and District Credit Society	1910	11	1
IRELAND.				
220 Armagh	Whitescross Agricultural Bank	1899	—	—
256 "	Lislex Agricultural Bank	1901	126	762
347 "	Meigh Agricultural Bank	1903	—	—
354 "	Mullinghstown Agricultural Bank	1903	388	2,617
355 "	Glendrummond Agricultural Bank	1903	110	399
375 "	Dromintee Agricultural Bank	1903	206	789

Register Number and County.	Name.	Year of Registry.	Number of Members.	Total Assets.
390 Armagh	Middletown Agricultural Credit Society	1904	122	818
426 "	Ballymoyer Credit Society	1903	82	480
436 "	Tassagh Credit Society	1903	—	—
440 "	Clady Credit Society	1903	—	—
188 Cavan	Killoshadra Agricultural Bank	1898	147	514
209 "	Rathkenny Agricultural Bank	1899	46	100
244 "	Corrigan Agricultural Bank	1901	45	223
273 "	Corrahoo Lavey Agricultural Bank	1902	30	91
274 "	Boguskey Agricultural Bank	1902	30	276
297 "	Billie Agricultural Bank	1902	124	408
130 "	Momr Nugent Credit Society	1903	117	832
434 "	Kingscourt Credit Society	1904	132	369
413 "	Castlemain Credit Society	1903	—	—
448 "	Kilmea Credit Society	1903	71	25
478 "	Castletown and Graecotta Credit Society	1907	40	197
484 "	Killinagh Credit Society	1907	77	336
492 "	Knappagh Credit Society	1908	46	248
511 "	Ballydoole Credit Society	—	—	—
177 Clare	Carrigsholt Agricultural Bank	1898	39	58
178 "	Cross Agricultural Bank	1898	—	—
237 "	Kilbaha Agricultural Bank	1901	47	54
258 "	Doonahs Agricultural Bank	1901	—	—
259 "	Moore Agricultural Bank	1901	24	117
279 "	Gower Agricultural Bank	1902	—	—
290 "	Kilnihil Agricultural Bank	1902	62	171
292 "	Lisycussy Agricultural Bank	1902	61	167
294 "	Cera Agricultural Bank	1902	—	—
295 "	Kilmealey Agricultural Bank	1902	—	—
297 "	Kilmeas Agricultural Bank	1902	94	50
298 "	Inagh Agricultural Bank	1902	101	3
299 "	Kilmeas Agricultural Bank	1902	—	—
299 "	Rana Agricultural Bank	1902	—	—
291 "	Cloucey Agricultural Bank	1902	—	—
293 "	Crossheen Agricultural Bank	1902	—	—
294 "	Lisheen Agricultural Bank	1902	—	—
302 "	Bersfield Agricultural Bank	1902	—	—
337 "	Dromilly Agricultural Bank	1903	—	—
133 Cork	Dononville Agricultural Bank	1899	—	—
267 "	Dunamway Agricultural Bank	1901	—	—
268 "	Antigh Agricultural Bank	1901	—	—
269 "	Garra Agricultural Bank	1901	—	—
270 "	Coolmounst Agricultural Bank	1901	—	—
276 "	Bealock Agricultural Bank	1902	—	—
278 "	Ballingary Agricultural Bank	1902	41	128
323 "	Tomas Agricultural Bank	1904	—	—
328 "	Turton Agricultural Bank	1903	—	—
366 "	Ivelary Agricultural Bank	1903	33	95
368 "	Boherbus Agricultural Bank	1903	—	—
372 "	Carrignavar Agricultural Bank	1903	—	—
461 "	Gleamire Credit Society	1906	31	—
463 "	Gurtree Credit Society	1906	71	290
166 Donegal	Killybegs Agricultural Bank	1898	92	370
166 "	Inver Agricultural Bank	1898	264	355
167 "	Kilmeas Agricultural Bank	1898	—	—
168 "	Glenavilly Agricultural Bank	1898	—	—
195 "	Toposa Agricultural Bank	1899	113	344
196 "	Barton Post Agricultural Bank	1899	—	—
212 "	Cloughmoe Agricultural Bank	1899	149	239
214 "	Clonshorkey Agricultural Bank	1899	72	278
239 "	Cliff Agricultural Bank	1900	91	239
243 "	Clougher Agricultural Bank	1901	102	194
246 "	Tullysought Agricultural Bank	1901	83	273
247 "	Townsville Agricultural Bank	1901	101	269
249 "	Lough Eske Agricultural Bank	1901	66	118
250 "	Ballydevin Agricultural Bank	1901	47	118
251 "	Killyparra Agricultural Bank	1901	25	113
252 "	Knockalla Agricultural Bank	1901	—	—
255 "	Mellin Agricultural Bank	1901	347	1,324
284 "	Sraid Agricultural Bank	1903	—	—
327 "	Donaff Agricultural Bank	1903	—	—
329 "	Ardara Agricultural Bank	1903	86	512
330 "	Glenely Agricultural Bank	1903	106	408
336 "	Inshesnalet Agricultural Bank	1903	43	150
570 "	Dungloe Agricultural Bank	1903	172	261

Register Number and County.	Name.	Year of Registry.	Number of Members.	Total Assets.
371 Donegal	Crescough Agricultural Bank	1908	121	378
384 " "	Kilbarney Agricultural Bank	1904	95	134
418 " "	Brookless Credit Society	1905	123	471
215 Down	Newry No. 1 District Agricultural Bank	1899	—	—
344 " "	Lomer Moore Rural Bank	1903	—	—
386 Fermanagh	Wolcott Agricultural Credit Society	1904	41	117
485 " "	Garrison Agricultural Credit Society	1908	53	216
486 " "	Cashel Credit Society	1908	83	198
160 Galway	Rossmuck Agricultural Bank	1898	—	—
161 " "	Carra Agricultural Bank	1898	—	—
162 " "	Spiddal Agricultural Bank	1898	—	—
172 " "	Clonsilla Agricultural Bank	1908	—	—
173 " "	Mountbellew Agricultural Bank	1898	50	182
174 " "	Oughterard Agricultural Bank	1898	—	—
175 " "	Menlough Agricultural Bank	1898	—	—
176 " "	Armagh Agricultural Bank	1898	168	265
181 " "	Moyenille Agricultural Bank	1898	—	—
194 " "	Newcastle Agricultural Bank	1899	—	—
198 " "	Mona Agricultural Bank	1899	81	263
203 " "	Annaghdown Agricultural Bank	1899	—	—
207 " "	Carnroe Agricultural Bank	1899	—	—
210 " "	Clashar Agricultural Bank	1899	—	—
221 " "	Oranmore Agricultural Bank	1899	104	573
223 " "	Lettinmore Agricultural Bank	1900	—	—
303 " "	Scillan Agricultural Bank	1902	101	568
449 " "	Caherlinane Credit Society	1906	—	—
470 " "	Cormona Credit Society	1907	36	63
471 " "	Roundstone Credit Society	1907	—	—
478 " "	Leenane Credit Society	1907	—	—
479 " "	Castle Daly Credit Society	1907	58	254
482 " "	Kilchrist Credit Society	1907	—	—
488 " "	Bough Credit Society	1908	37	213
184 Kerry	Abbeystown Agricultural Bank	1898	95	324
260 " "	Tompsons Agricultural Bank	1901	—	—
261 " "	Milltown and Ballyhar Agricultural Bank	1901	60	97
263 " "	Seena Agricultural Bank	1901	—	—
265 " "	Cappagh Agricultural Bank	1901	—	—
338 " "	Glenbeigh Agricultural Bank	1903	—	—
360 " "	Gleace Agricultural Bank	1903	68	327
374 " "	Valentia Island Agricultural Bank	1903	75	93
383 " "	Brosna Agricultural Credit Society	1904	—	—
395 " "	Mastergeeha Credit Society	1904	—	—
396 " "	Glenbeak Credit Society	1904	75	227
397 " "	Cahirinane Credit Society	1904	118	119
398 " "	Lobbe Credit Society	1904	—	—
399 " "	Inny Valley Credit Society	1904	—	—
401 " "	Dunged Credit Society	1904	—	—
403 " "	Newtownsides Credit Society	1904	60	437
409 " "	Annacaul Credit Society	1904	—	—
481 " "	Ballinacalligs Credit Society	1907	115	161
233 Kilkenny	Castlecomer Agricultural Credit Society	1900	297	1,358
266 " "	Ballyragget Agricultural Bank	1901	197	1,245
320 " "	Rover Agricultural Bank	1903	—	—
503 " "	Inistioge Credit Society	1909	100	52
512 " "	Powinstown Credit Society	—	—	—
311 King's County	Moorygall Agricultural Bank	1902	—	—
317 " "	Kinsley Agricultural Bank	1902	—	—
319 " "	Seelickran Agricultural Bank	1908	47	140
607 " "	Bahan Credit Society	1909	180	106
253 Leitrim	Langanboy Agricultural Bank	1901	—	—
286 " "	Belhaven Agricultural Bank	1902	—	—
303 " "	Mobil Agricultural Bank	1902	162	445
321 " "	Farnaught Agricultural Bank	1903	251	881
360 " "	Kinlough Agricultural Bank	1903	—	—
380 " "	Ballinglara Agricultural Bank	1903	108	225
392 " "	Glenade Agricultural Bank	1904	58	214
415 " "	Annaghmore Credit Society	1905	—	—
421 " "	Clonmonro Credit Society	1905	209	699
442 " "	Boosinree Credit Society	1905	172	117
451 " "	Killybegher Credit Society	1906	113	538
453 " "	Glenfarra Credit Society	1906	—	—
496 " "	Cleace Credit Society	1908	159	1,119
498 " "	Goreagh Credit Society	1908	142	716
510 " "	Carrigallen (Co. Leitrim) Credit Society	1910	180	326

Register Number and County.	Name.	Year of Registry.	Number of Members.	Total Assets.
333 Limerick -	Galbally Agricultural Bank - - - -	1903	95	314
376 " -	Ballinacorney Agricultural Bank - - - -	1903	—	—
408 " -	Foyana Credit Society - - - -	1904	338	726
417 " -	Freemagh Credit Society - - - -	1905	—	—
242 Londonderry -	Kilrea Dairy Agricultural Bank - - - -	1900	—	—
340 " -	Tullykeeran Agricultural Bank - - - -	1903	—	—
343 " -	Gulladuff Agricultural Bank - - - -	1903	—	—
345 " -	Massoghin Agricultural Bank - - - -	1903	—	—
346 " -	Aghalee Agricultural Bank - - - -	1908	32	128
349 " -	Park Agricultural Bank - - - -	1903	—	—
350 " -	Cleary Agricultural Bank - - - -	1903	—	—
466 Longford -	Drumlish Credit Society - - - -	1906	—	—
476 " -	Columbkille Credit Society - - - -	1907	256	2,098
357 Louth -	Kilkeash and Stalhamon Agricultural Bank - -	1903	88	557
359 " -	Cooley Agricultural Bank - - - -	1903	—	—
361 " -	Dromiskin Agricultural Bank - - - -	1903	62	517
363 " -	Bellingham Agricultural Bank - - - -	1903	65	191
364 " -	Kilkerley Agricultural Bank - - - -	1903	—	—
366 " -	Knockbridge Agricultural Bank - - - -	1903	—	—
410 " -	Kilanny Agricultural Credit Society - - - -	1904	106	452
419 " -	Louth and Stonestown Credit Society - - -	1905	—	—
429 " -	Roughanowa Credit Society - - - -	1905	65	190
446 " -	Shulagh Credit Society - - - -	1905	51	125
154 Mayo -	Borrisleece and Ballintober Agricultural Bank	1898	77	125
156 " -	Kilmore Erris Agricultural Bank - - - -	1898	—	—
157 " -	Baniscoe Estate Agricultural Bank - - - -	1898	208	596
159 " -	Adersgoole Agricultural Bank - - - -	1898	—	—
163 " -	Atymnas Agricultural Bank - - - -	1898	106	138
164 " -	Kilkeash Agricultural Bank - - - -	1898	—	—
171 " -	Ballygaden Agricultural Bank - - - -	1898	—	—
182 " -	Balla and Belesara Agricultural Bank - - -	1898	—	—
186 " -	Geemla Agricultural Bank - - - -	1898	342	1,473
187 " -	Bobola Agricultural Bank - - - -	1898	—	—
189 " -	Lestr Agricultural Bank - - - -	1898	248	119
190 " -	Ballybane Agricultural Bank - - - -	1898	52	73
192 " -	Chas Island Agricultural Bank - - - -	1899	73	125
204 " -	Mount Partry Agricultural Bank - - - -	1899	33	120
206 " -	Burren Agricultural Bank - - - -	1899	50	109
225 " -	Murree Agricultural Bank - - - -	1900	49	121
228 " -	Kilvine and Ballindine Agricultural Bank - -	1900	112	123
229 " -	Bekan Agricultural Bank - - - -	1900	—	—
232 " -	Crislins Agricultural Bank - - - -	1900	79	114
234 " -	Glenties Agricultural Bank - - - -	1900	110	581
236 " -	Bangor Erris Agricultural Bank - - - -	1900	—	—
238 " -	Becks Agricultural Bank - - - -	1900	—	—
241 " -	Legboy Agricultural Bank - - - -	1900	—	—
264 " -	Bredfy Agricultural Bank - - - -	1901	89	332
271 " -	Lower Achill Agricultural Bank - - - -	1901	76	109
300 " -	Kilmeena Agricultural Bank - - - -	1902	57	257
301 " -	Kilmeelassar Agricultural Bank - - - -	1902	45	202
323 " -	Aghamore Agricultural Bank - - - -	1903	101	347
331 " -	Middle Achill Agricultural Bank - - - -	1903	89	102
338 " -	Newport East Agricultural Bank - - - -	1903	144	588
339 " -	Derryjohn Agricultural Bank - - - -	1903	55	135
348 " -	Tieranor Agricultural Bank - - - -	1903	162	329
351 " -	Islandsley Agricultural Bank - - - -	1903	172	506
363 " -	Glenties Agricultural Bank - - - -	1903	78	194
377 " -	Louisburg Agricultural Bank - - - -	1903	232	728
381 " -	Carrane Agricultural Bank - - - -	1904	118	107
382 " -	Achill Sound Agricultural Bank - - - -	1904	106	105
420 " -	Mayo Abbey Agricultural Credit Society - -	1905	39	324
425 " -	Kilkeon Credit Society - - - -	1905	107	430
432 " -	Drummin Credit Society - - - -	1905	104	466
433 " -	Croughpatrick Credit Society - - - -	1905	148	501
449 " -	Robson Credit Society - - - -	1905	—	—
452 " -	Carranore Credit Society - - - -	1905	—	—
454 " -	Crosmolina Credit Society - - - -	1905	—	—
455 " -	Townacra Credit Society - - - -	1906	292	1,368
457 " -	Castle Hill Credit Society - - - -	1906	—	—
480 " -	Colisough Credit Society - - - -	1907	77	221
523 " -	Belmullet Agricultural Credit Society - - -	1896	259	775
378 Meath -	Courtown Agricultural Bank - - - -	1908	30	446
467 " -	Ballivor Credit Society - - - -	1908	110	274
500 " -	Maylough Credit Society - - - -	1909	—	—

Register Number and County.	Name.	Year of Registry.	Number of Members.	Total Assets.
518 Mouth	Magheracloone Credit Society	1912	8	—
314 Monaghan	Greenans Cross Agricultural Bank	1902	65	225
337 "	Ballisade Agricultural Bank	1903	72	388
413 "	Imbreen Agricultural Credit Society	1903	166	1,124
424 "	Corruff Credit Society	1905	132	788
431 "	Donaghmore and Lisdoonane Credit Society	1905	195	746
437 "	Loughgish Credit Society	1905	84	241
438 "	Aghashy Agricultural Co-operative Bank	1905	—	—
468 "	Three Mills House Credit Society	1907	—	—
191 Queen's County	Abbeyleix Agricultural Bank	1898	189	639
322 "	Ballyfin Agricultural Bank	—	—	—
322 "	Lisdoon Agricultural Bank	1903	63	303
918 "	Kyle Agricultural Credit Society	1895	49	108
211 Roscommon	Boyle Agricultural Bank	1899	—	—
219 "	Moore Agricultural Bank	1899	—	—
248 "	Cleland Agricultural Bank	1901	—	—
379 "	Dryat Agricultural Bank	1903	—	—
461 "	Rosebery Credit Society	1905	136	481
474 "	Castlerea Credit Society	1907	54	585
502 "	Fairymount and Tihelins Credit Society	1909	—	—
169 Sligo	Curry Agricultural Bank	1898	—	—
170 "	Touransmore Agricultural Bank	1898	—	—
199 "	Kilglass Agricultural Bank	1899	—	—
257 "	Ballintrollick Agricultural Bank	1900	72	360
263 "	Achnary Agricultural Bank	1901	33	18
275 "	Ballymore Agricultural Bank	1902	—	—
294 "	Clooneacree Agricultural Bank	1902	—	—
388 "	Ballinell Agricultural Credit Society	1904	198	662
398 "	Grange Credit Society	1904	152	445
404 "	Cliffoney Credit Society	1904	—	—
218 Tipperary	Glen of Aheolow Agricultural Bank	1899	61	183
309 "	Knock Agricultural Bank	1902	25	122
312 "	Peetree Agricultural Bank	1902	—	—
313 "	Newport Agricultural Bank	1902	(*)	(*)
315 "	Ballinabrack Agricultural Bank	1902	28	1
316 "	Silvermines Agricultural Bank	1902	—	—
318 "	Lattin Rural Bank	1902	—	—
422 "	Dean Credit Society	1903	—	—
183 Tyrone	Clanlogan Agricultural Bank	1898	—	—
226 "	Castlesandfield Agricultural Bank	1900	23	22
375 "	Loughfad Agricultural Bank	1903	51	168
416 "	Greenacree Co-operative Agricultural Credit Society.	1905	225	1,120
369 "	Callanore Credit Society	1907	37	167
217 Waterford	Killex Agricultural Bank	1890	—	—
222 "	Ring Agricultural Bank	1898	—	—
274 "	Passage East Agricultural Bank	1901	—	—
307 "	Touransmore Agricultural Bank	1902	—	—
180 Wexford	Ennisorethy People's Bank	1898	—	—
286 "	Dromagh Agricultural Bank	1902	—	—
288 "	Duffery Agricultural Bank	1902	—	—
295 "	Oylegate Fishermen's and Agricultural Bank	1902	41	58
298 "	Fethard Agricultural Bank	1902	127	154
299 "	Kilbarn Fishermen's and Agricultural Bank	1902	—	—
304 "	Taheen Agricultural Bank	1902	120	133
306 "	Adamsown Agricultural Bank	1902	92	180
301 "	Ranggraig Agricultural Bank	1902	(*)	(*)
336 "	Bernmotat Agricultural Bank	1903	—	—
367 "	Marcintown Agricultural Bank	1903	68	204
387 "	Cashinown Agricultural Bank	1904	92	260
400 "	Kilmeachridge Credit Society	1904	64	262
402 "	Kilmeash Credit Society	1904	41	90
405 "	Quart Credit Society	1904	—	—
406 "	Ballynash Credit Society	1904	51	264
411 "	Craanford Credit Society	1904	49	442
414 "	Monaseed Credit Society	1905	42	158
428 "	Greenacree Credit Society	1905	68	179
439 "	Ballynash Credit Society	1905	—	—
441 "	Rathgacree Credit Society	1905	55	213
460 "	Camolin Credit Society	1906	50	278
483 "	Palles Agricultural Bank	1907	46	245
489 "	Heerwood Co-operative Agricultural Bank	1908	77	353
490 "	Tintern Credit Society	1908	—	—

* No business done.

Register Number and County.	Name.	Year of Registry.	Number of Members.	Total Assets.
491 Wexford - -	Clonsilla Credit Society - - - -	1908	—	—
497 " - -	Monaghan Agricultural Bank - - - -	1908	39	104
504 " - -	Bolavogue Credit Society - - - -	1909	—	—
391 Wicklow - -	Ashford Agricultural Credit Society - - - -	1904	—	—
423 " - -	Moyne Credit Society - - - -	1905	231	1,675
427 " - -	Newtown Credit Society - - - -	1905	102	600
483 " - -	Timbely Credit Society - - - -	1909	128	531
501 " - -	Tagher Credit Society - - - -	1909	126	848

II.—STATEMENT SHOWING THE VARIETIES OF LAND BANKS AND SOCIETIES REGISTERED TO DEAL WITH SMALL HOLDINGS AND WITH LOANS FOR AGRICULTURAL PURPOSES.

Banks.—Although there are a number of Banks Registered under the Industrial and Provident Societies Act, a great majority of them, so far as can be seen from their rules, appear to have been established solely with a view to urban business, and the remainder with one exception are all of quite recent establishment. The exception mentioned is the Central Co-operative Agricultural Bank, which was promoted by a Joint Committee of the Agricultural Organisation Societies. Its primary objects are stated to be the carrying on of banking in all its branches, including the advancing of money to Agricultural Credit Societies and Agricultural Co-operative Societies, and thereby assisting the development of Agricultural Co-operative Credit and other forms of agricultural co-operation. It issues £1. shares; its dividends are limited to 5 per cent., and its borrowing powers are limited to 100,000£. (excluding deposits taken in the ordinary course of its banking business). Its deposits are limited to 5,000£ for any one person. In 1912 its total receipts were 228£, it advanced 39£, while its share capital amounted to 420£, deposits to 542£, and total amount of Loans owing to the Society to 464£.

At 31st December 1912, five societies were registered with rules approved by the Small Holders' League. Their objects are to carry on the business of banking and finance, and in carrying on such business, to arrange and negotiate with bankers or other lenders on behalf of their members for sums of money in order to enable them to buy land, stock, &c., to build or repair pig sties, cow houses, or other buildings, to carry on the business of dealers in agricultural instruments, and to provide members of the Society with agricultural implements on the most economical terms. All the societies issue £1. shares, and in one case the Society may receive loans and deposits not exceeding 50,000£, while in the other cases deposits and loans are not limited. 10 per cent. of the profits is to be carried to a reserve fund, and from the remainder a dividend may be paid not exceeding 5 per cent.

During 1912 the Small Holders' League registered a complete Amendment of Rules and became the Small Holders' Union. By its amended rules its objects were stated to be—

- To carry on the business of banking in all its branches and departments, in particular to borrow or raise money, to arrange and negotiate loans with bankers or other lenders on behalf of the Society or on behalf of its members, and to promote the formation of Credit Banks;
- To carry on the business of dealers in every commodity required or produced by Small Holders;
- To carry on the business of improving and developing agricultural industries in Great Britain.

The Society has 5s. shares, its borrowing powers are limited to 100,000£, its deposits to 10,000£, and its dividends to 5 per cent.

Nine societies have subsequently been registered with rules approved by the Small Holders' Union, and with objects similar to those of that Society. The shares vary in value from 1s. to 1£, and the societies have power to receive loans and deposits. Dividends are in all cases limited to 5 per cent.

The Agricultural Co-operative Federation, Limited, which carries on the business of an Agricultural Co-operative Wholesale Society has for its objects rule:—

"To promote the Agricultural Co-operative movement in Great Britain by carrying on the business of wholesale and retail dealers, brokers and commission agents for the purchase and sale of farm, garden, and dairy produce, of all farmers' requirements, and of any other class of goods connected with the farming industry; by carrying on the business of banking and insurance; and of common carriers; by carrying on any business industry or trade in any way whatsoever allied to or connected with the farming industry."

The Annual Returns of the Society, however, do not show any banking business.

One other small Society, whose objects are stated to be Horticulture, Rural Industries, Storekeeping and Banking, makes provision in its rules for the use of Barter Notes and Barter Cheques. The last of its rules reads as follows:—

"Although no one is entitled to demand as a right the redemption of barter notes or barter cheques with money, the Committee shall endeavour, so far as it can consistently with the Society's interests to meet, in this matter, the convenience of the members."

From an examination of the Annual Returns it would not appear that any considerable advances on mortgage security of property used for agricultural purposes are made by societies incorporated under the Building Societies Acts.

Agricultural Credit Societies.—Of the 47 Agricultural Credit Societies in England and Wales, 40 have used the model rules issued by the Agricultural Organisation Society. The following is the objects rule of these societies:—

- (a) The objects of the Society shall be to create funds by monthly or other contributions to be lent out to, or invested for, its members or for their benefit, pursuant to the Friendly Societies Act, 1896, and to the Special Authority of 23rd April 1903.
- (b) Loans to members shall only be made on condition that the purpose for which money is borrowed is, in the opinion of the Committee, such that there is a sufficient prospect of the loan repaying itself by the production, business, or economy which it will enable the borrower to effect.

Their rules provide for an entrance fee, to be fixed by the Committee and not to exceed 5s., and for the receiving of deposits from members and non-members, and the borrowing of money at interest from persons other than members. Membership is confined to persons resident in the neighbourhood of the Society, and every person on becoming a member of the Society is entitled to a loan provided the Committee are satisfied with the trustworthiness of the applicant, the sufficiency of the security offered, and the profitableness by productiveness or saving which the use of the loan may effect, and that there are sufficient funds under the Society's control. The total sum loaned at any time to a member may not exceed 50l. No profits, bonus, or dividend of any amount is to be divided among the members; any surplus is to be carried to a reserve fund.

In one other Society the rules appear to be identical with the model rules of the Agricultural Organisation Society, with the exception that the contributions are weekly instead of monthly.

Three more societies have the model rules supplied by the Co-operative Banks' Association. These rules appear to be practically identical with the model rules supplied by the Agricultural Organisation Society, and two at least are now affiliated to that Society. The remaining three societies' rules are those supplied by the Agricultural Banks' Association. These societies were among the earliest Agricultural Credit Banks established.

Small Holders' Societies.—There were in England and Wales in 1912, 216 societies registered under the Industrial and Provident Societies Act whose primary object was to acquire land to be used for Small Holdings. The rules of 197 of these societies had been approved by the Agricultural Organisation Society. Four societies used the general rules of the Co-operative Union, with special rules of the Agricultural Organisation Society for Small Holdings. Three societies used the rules supplied by the Co-operative Union, while the remaining 13 societies do not appear to have been assisted in their promotion by any organisation.

In the societies connected with the Agricultural Organisation Society, the object rules follow more or less closely one of the following two examples:—

The objects of the Society shall be—

A.—(1) To carry on the business of creating or promoting the creation of Small Holdings or Allotments, and encouraging their proper cultivation, with power to acquire land from local authorities acting under the provisions of any Act for the time being in force relating to Small Holdings or Allotments or from any other person or body, to adapt any land so acquired for Small Holdings or Allotments by the erection of Dwelling Houses, or other buildings, or the execution of any other improvement, and to let the land to members of the Society to be cultivated by them as Small Holdings or Allotments.

(2) To carry on the business of wholesale and retail dealers in agricultural requirements, dairy, farm, and garden produce, eggs and poultry; and any other trades, industries, or businesses which may seem calculated to develop the Society's property, or conduce to the more profitable working of Small Holdings or Allotments. Or—

B. The objects of the Society shall be to acquire land for the purpose of letting the same in Small Holdings and Allotments, and to carry on the trades, industries, or businesses of manufacturers of butter, hard and soft cheeses, cream, bottled milk, and other dairy products; of wholesale and retail dealers and distributors in agricultural requirements, dairy farm and garden produce, and in any other class of goods the committee may direct; and any other trades, industries, or businesses which may seem calculated to conduce to the more profitable Working of Farms, Small Holdings, and Allotments.

The shares are generally of 1*l.* value, in a few cases of 10*s.*, and in one case of 2*s.* only, but in the last-mentioned case the ordinary member must take five shares, while a member occupying land must take shares to the amount of one year's rental on his holding. The number of shares that a member must take up varies a good deal, but in the majority of societies an occupying member must hold shares to the value of three years' rental, while in a number of the remaining societies the number of shares varies from one to five according to the acreage of the land occupied. Provision is made for obtaining loans limited to twice the amount of the capital of the Society issued at the date of the loan and deposits are not taken either from members or non-members.

In making provision for the allocation of profits, the rules allow for the payment of 5 per cent. interest on share capital as a first charge, and of the remainder at least one-half goes to the reserve fund, not less than 5 per cent. as a bonus to the workers and the balance to members and non-members who have had dealings with the Society.

The rules of the "Boxted Small Holding Society" are exceptional in some respects. This Society arose out of the Salvation Army Small Holding Scheme at Boxted and the settler members must take twenty 1*l.* shares and the profits are limited to 4 per cent.

In the societies where the rules of the Co-operative Union have been used the societies may take deposits. The shares in the different societies are 1*l.*, 10*s.* or 2*s.* and the minimum holding of shares is one share with no special provisions for occupying members.

Of the societies not attached to any organisation at least half appear to be concerned with Garden Allotments rather than with Small Holdings and several of them appear to have adopted a common model for their rules. In most cases they limit their membership, sometimes to 1,000 and sometimes to 100 members. The interest on share capital is generally limited, sometimes to 4 per cent. and sometimes to 5 per cent. Shares vary from 1*s.* to 1*l.* in different societies, the general provision being a minimum of one share. In three societies, however, where the shares are of 1*l.* the rules provide for one share per acre, two shares per $\frac{1}{2}$ -acre and one share per $\frac{1}{3}$ -acre holding respectively. In some cases the Garden Allotments Societies limit their holdings to 20 poles.

There is also one society with 50*l.* shares the objects of which are stated to be "to carry on the trade of buying and selling land," but inquiry shows that the only business done by the Society has been to enable members to purchase a plot of land collectively. In the absence of sufficient capital for development the land is used

* It has since been found that this Society is not acquiring any land for Small Holdings, and that at 31st December 1912 it had no shareholders, its affairs being administered by a provisional committee.

for gardening purposes only, each member having one plot for each share, and no member holding more than three shares.

The Wallaseid Industrial and Co-operative Society, though not primarily a Small Holdings Society, includes among its objects the business of creating or promoting the creation of Small Holdings or Allotments and encouraging their proper cultivation, with power to acquire land from local authorities. As yet, however, the Society does not appear to have made use of this provision in its rules.

A society was registered in 1910 called the Agricultural Small Holding Development Association. Its objects as set out in its rules are as follows:—

"To carry on the business of assisting in establishing small freehold farms on the land in the agricultural districts of Great Britain and of forming and encouraging the formation of model village communities with a view to the scientific co-operation of such freeholders for their mutual benefit. To carry on such business as may be necessary for the furtherance of these objects, including banking and dealings of any description in land; the purchase and subdivision of estates; the erection of farm buildings and dwellings, homesteads and cottages, and to carry on a general agricultural co-operative business. The Society shall have power to advance part of the purchase money to members in order to enable them to become the owners of their farms."

The Society issued ordinary and preference shares of 11. nominal value and has power to contract loans and receive deposits. The total amount of loans and deposits, however, must not exceed the issued capital of the Society.

Another Society, the Allotments and Small Holdings Association of England, was registered in 1912 with the following objects:—

- (a) "Negotiating or assisting in negotiations with providing authorities, private landowners, and tenants of land for and on behalf of members of the Society being applicants for Allotments or Small Holdings."
- (b) "Promoting or assisting in the promotion amongst its members, of societies on a co-operative basis, having for their object, or one of their objects, the provision or profitable working of Small Holdings or Allotments, whether in relation to the purchase of requisites, the sale of produce, credit banking or insurance, or otherwise."
- (c) "Promoting or assisting in the promotion of Federations of such societies on practical lines for their common benefit."
- (d) "Promoting or assisting in the promotion of Co-Partnership Tenants' Societies to satisfy the demand for improved or additional housing accommodation amongst members of the Society, or assisting in any way possible in securing for members the fullest possible benefits obtainable under the Housing and Town Planning Act."
- (e) "Assisting in any way possible in aiding and developing agriculture and rural industries in the interests of the members of the Society."

The shares are of 10s., the Society may not receive loans or deposits, and the rules provide that surplus profits shall only be allocated in such proportions as an Ordinary General Meeting shall direct to any of the objects of the Society.

There are 118 other societies registered under the Industrial and Provident Societies Act connected with the supplying of small holders with seeds, manures, feeding stuffs, agricultural implements, &c., and the carrying and marketing of small holders' produce. In all cases the model rules of the Agricultural Organisation Society have been used, and the object rules present slight variations of the following example:—

"To carry on the trades, industries or businesses of wholesale and retail dealers in agricultural requirements, dairy, farm and garden produce, eggs and poultry and in any other class of goods the Committee may direct and any other trades, industries or businesses which may seem calculated to conduce to the more profitable Working of Farms, Small Holdings or Allotments."

In 10 of these societies, however, the rules state the primary object of the Society to be "The business of manufacturers of butter, hard and soft cheeses, cream, bottled milk and other dairy products," and the secondary business, that of dealers in agricultural requirements, &c.

Although these 118 societies do not include as part of their objects the acquiring of land for small holdings and allotments, they have power according to their rules "to deal in any way with land or buildings."